

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Deborah A. Bieber  
Debtor

Case No. 18-02213-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: May 26, 2022

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2022:**

Recip ID	Recipient Name and Address
db	Deborah A. Bieber, 141 W County Rd, Sugarloaf, PA 18249-3241
5066034	Bieber Deborah A, 141 W County Rd, Sugarloaf, PA 18249-3241
5066041	County Waste, 7147 Blue Ridge Trl, Mountain Top, PA 18707-3104
5066040	County Waste, PO Box 8010, Clifton Park, NY 12065-8010
5066044	Geisinger Health System, PO Box 9800, Coral Springs, FL 33075-0800
5066045	Geisinger Medical Center, PO Box 9800, Coral Springs, FL 33075-0800
5066047	Heller's Gas, Inc. Bloomsburg, PO Box 444, Berwick, PA 18603-0444
5066048	Inbox Loans, PO Box 881, Santa Rosa, CA 95402-0881
5066050	Jennifer Pecora, Tax Collector, Sugarloaf Township, 102 Pecora Rd, Drums, PA 18222-2854
5066051	+ KML Law Group, 701 Market Street, Suite 5000-BNY Independence Center, Philadelphia, PA 19106-1541
5066035	Law Office of David J Harris, 67-69 Public Sq Ste 700, Wilkes Barre, PA 18701-2515
5066052	LoanDepot.com, LLC, 425 Phillips Blvd, Ewing, NJ 08618-1430
5066053	Luzerne County Tax Claim Bureau, Northeast Revenue Service, 200 N River St, Wilkes Barre, PA 18711-1004
5066055	Penn Credit, P. O. Box 988 916 S 14th Street, Harrisburg, PA 17108-0988
5066056	Russell Postupack Oil Co. LLC, 109 Silverbrook Rd, McAdoo, PA 18237-3106
5066057	Service Electric Cable, PO Box 25025, Lehigh Valley, PA 18002-5025
5066059	Wilmer D. Good, Tax Collector, Sugarloaf Township, 38 W County Rd, Sugarloaf, PA 18249-3245

TOTAL: 17

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	May 26 2022 22:38:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
5066036	EDI: PHINGENESIS	May 26 2022 22:38:00	Bankcard Services, PO Box 4477, Beaverton, OR 97076-4401
5066038	Email/Text: ering@cbhv.com	May 26 2022 18:37:00	CBHV, PO Box 831, Newburgh, NY 12551-0831
5066037	EDI: CAPIO.COM	May 26 2022 22:38:00	Capio Partners, LLC, 2222 Texoma Pkwy Ste 150, Sherman, TX 75090-2481
5066042	EDI: DIRECTV.COM	May 26 2022 22:38:00	Direct TV, PO BOX 11732, NEWARK, NJ 07101-4732
5066043	Email/Text: bankruptcynotification@ftr.com	May 26 2022 18:37:00	Frontier Communications, 19 John Street, Middletown, NY 10940-0000
5066046	EDI: PHINGENESIS	May 26 2022 22:38:00	Genesis FS Card Services, Milestone, PO Box 84059, Columbus, GA 31908-4059
5066049	EDI: IRS.COM	May 26 2022 22:38:00	Internal Revenue Service, P. O. Box 7346, Philadelphia, PA 19101-7346
5066039	EDI: JPMORGANCHASE	May 26 2022 22:38:00	Chase Card Services, PO Box 15548, Wilmington, DE 19886-5548
5092207	+ Email/Text: BKelectronicnotices@cenlar.com	May 26 2022 18:37:00	LoanDepot.com, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430

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5075244	EDI: AGFINANCE.COM	May 26 2022 22:38:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
5066054	EDI: AGFINANCE.COM	May 26 2022 22:38:00	OneMain, Grand Central Plaza, 70 S Locust St, Hazleton, PA 18201-6100
5161064	EDI: PRA.COM	May 26 2022 22:38:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5161065	EDI: PRA.COM	May 26 2022 22:38:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5093235	EDI: PRA.COM	May 26 2022 22:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5066482	+ EDI: RECOVERYCORP.COM	May 26 2022 22:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5084576	EDI: Q3G.COM	May 26 2022 22:38:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
5066058	EDI: RMSC.COM	May 26 2022 22:38:00	Synchrony Bank/Sleepy's, PO Box 960061, Orlando, FL 32896-0061

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5092209	*+	LoanDepot.com, LLC, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2022 at the address(es) listed below:

Name	Email Address
David J. Harris	on behalf of Debtor 1 Deborah A. Biever dh@lawofficeofdavidharris.com davidharrisesqign@gmail.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor LoanDepot.com LLC bkgroup@kmlawgroup.com
Rebecca Ann Solarz	

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on behalf of Creditor LoanDepot.com LLC bkgroup@kmlawgroup.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1

**Deborah A. Bieber**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5049

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:18-bk-02213-MJC

12/18

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Deborah A. Bieber

5/26/22**By the  
court:**Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**